

CH. 13 PLAN - DEBTS SHEET

(MIDDLE DISTRICT - DESARDI VERSION)

Date: 7/6/11

Lastname-SS#: Embich-8996 AMENDED

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

SURRENDER COLLATERAL

Retain	Creditor Name	Sch D #	Description of Collateral
	Hoke County	3	Taxes
	FMCC (titled to Desiree Gulley)		2011 Ford Focus

Creditor Name	Description of Collateral
Nuvell	Mazda

ARREARAGE CLAIMS

REJECTED EXECUTORY CONTRACTS/LEASES

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)
				**
	FMCC (titled to Desiree Gulley)			**
				**
				**
				**
	Wells Fargo	6	\$4,921	**
				**

Creditor Name	Description of Collateral
None	None

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	6	\$888	N/A	n/a	\$888.00	House & Lot
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Polaris	5	\$7,265	5.00	\$73	\$142.87	2007 Victory 8 Ball
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Credit	1	\$29,404	5.00	\$137	\$578.26	2010 Ford Fusion
	Ford Credit	2	\$22,048	5.00	\$147	\$433.24	2010 Ford Explorer
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)		Amount
Law Offices of John T. Orcutt, P.C.		\$2,800
SECURED TAXES		Secured Amt
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS		Amount
IRS Taxes		
State Taxes		
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=	None(\$0)	None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,262** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.54** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".